



REFCIO & ASSOCIATES

The Business of Law

Local Phone 1.519.858.1800
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TOP 8 THINGS EVERY PURCHASER SHOULD KNOW

1. First-time homebuyers may qualify for an instant rebate of up to \$4,000.00 off Provincial Land Transfer Tax.
2. You can expect to receive your keys between 3:00PM and 5:00PM on the Closing Date but be prepared for a possible delay.
3. Your lawyer will contact you 5-10 days prior to the Closing to book a signing appointment.
4. You should not book your movers until after 5pm on the Closing Date.
5. You should try to avoid selecting a Closing Date that falls on a Friday.
6. All property transfers are electronic - there is no longer a formal "Title Deed".
7. Each purchaser who is going on title must provide two (2) pieces of identification (driver's licence, birth certificate, SIN Card and/or Passport are all acceptable). Please note that Provincial Health Cards cannot be used.
8. Make sure the lawyer receives mortgage instructions at least one (1) week prior to the Closing Date to help avoid any delay.

Request a FREE closing costs quote 24/7 directly through our website or e-mail us at:
freeconsult@rrlaw.ca

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TOP 8 THINGS EVERY SELLER SHOULD KNOW

1. Ideally, you should be moved out of the house you are selling by no later than noon on the Closing Date.
2. You need to leave the house you are selling in a clean, broom-swept condition – **NO GARBAGE LEFT OVER!**
3. You should try to avoid scheduling the sale of your old house and the purchase of your new house on the same day. Talk to your financial institution or mortgage broker about Bridge Loan financing.
4. Your lawyer will contact you 5-10 days prior to the Closing to book a signing appointment.
5. You need to provide a key to the house you are selling to your lawyer.
6. You will typically receive your net closing proceeds within one (1) business day from the Closing Date - after real estate commission, mortgage and legal costs have been paid.
7. You need to contact your utility companies prior to the Closing Date to book final readings.
8. If you are married or separated and have occupied the property with your spouse, you may need your spouse's consent to sell the property.

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